

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Northern District of Texas

Case No. 09-70030-hdh7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George Patrick Sulima  
3001 Kemp Blvd #1215  
Wichita Falls, TX 76308

Social Security / Individual Taxpayer ID No.:

xxx-xx-9688

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/28/09

Harlin DeWayne Hale  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Imaged Certificate of Service Page 3 of 8

# CERTIFICATE OF NOTICE

District/off: 0539-7  
Case: 09-70030

User: admin  
Form ID: b18

Page 1 of 1  
Total Served: 20

Date Rcvd: May 29, 2009

The following entities were served by first class mail on May 31, 2009.

db	+George Patrick Sulima,	3001 Kemp Blvd #1215,	Wichita Falls, TX 76308-1057
12046830	Bank Of America,	P.o. Box 15726,	Wilmington, DE 19886-5726
12046831	Bank Of America,	P.o.box 15726,	Willmington, DE 19886-5726
12046832	Bank Of America,	P.o. Box 15102,	Wilmington, DE 19886-5102
12046836	Chevron,	P.o Box 530950,	Atlanta, GA 30353-0950
12046837	+David Keylon,	P.o. Box 92916,	Albuquerque, NM 87199-2916
12164552	+Gary Stripling & Louis,	PO Box 1043,	Aztec, NM 87410-1043
12046839	Infiniti Financial,	P.o. Box 650679,	Dallas, TX 75265-0679
12046841	James Chavez Esq,	P.o. Box 25205,	Albuquerque, NM 87125-0205
12046842	+John Carmody Esq,	1200 Pennsylvania N.e.,	Albuquerque, NM 87110-7400
12046843	+Little & Gilman-tepper,pa,	P.o. Box 26717,	Albuquerque, NM 87125-6717
12046844	+Reese Gateley Cpa,	4316 Carlisle N.e., Suite B,	Albuquerque, NM 87107-4829
12186668	Shari Sulima,	6355 San Antonio NE,	Albuquerque, NM 87111
12046845	+Stripling Vs Sulima,	Feferman & Warren,	300 Central S.w. Suite 2000,
		Albuquerque, NM 87102-3298	

The following entities were served by electronic transmission on May 29, 2009.

tr	+EDI: QSKBROWN.COM May 29 2009 19:03:00	Shawn K. Brown,	Chapter 7 Trustee,	PO Box 93749,
		Southlake, TX 76092-0117		
12046832	EDI: BANKAMER2.COM May 29 2009 19:03:00	Bank Of America,	P.o. Box 15102,	
		Wilmington, DE 19886-5102		
12046830	EDI: BANKAMER2.COM May 29 2009 19:03:00	Bank Of America,	P.o. Box 15726,	
		Wilmington, DE 19886-5726		
12046831	EDI: BANKAMER2.COM May 29 2009 19:03:00	Bank Of America,	P.o.box 15726,	
		Willmington, DE 19886-5726		
12046835	EDI: CHASE.COM May 29 2009 19:04:00	Chase,	P.o. Box 94014,	Palatine, IL 60094-4014
12046833	EDI: CHASE.COM May 29 2009 19:04:00	Chase,	P.o. Box 15153,	Wilmington, DE 19886-5153
12164551	EDI: CHASE.COM May 29 2009 19:04:00	Chase,	Cardmember Service,	P.O. Box 94014,
		Palatine, IL 60094-4014		
12046838	EDI: RMSC.COM May 29 2009 19:03:00	Dillards,	P.o. Box 960012,	Orlando, FL 32896-0012
12046840	EDI: IRS.COM May 29 2009 19:03:00	Internal Revenue Service,	Fresno California,	
		Fresno, CA 93888-0002		

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12046834\* Chase, P.o. Box 15153, Wilmington, DE 19886-5153

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2009

Signature:

